

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven Michael Stepanski
Ruth E Stepanski
Debtors

Case No. 12-00461-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 3180WJO2

Page 1 of 2
Total Noticed: 37

Date Rcvd: Mar 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2017.

db/jdb
cr
+Steven Michael Stepanski, Ruth E Stepanski, 404 E. Church St, Nanticoke, PA 18634-2530
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,
Lewisville, TX 75067)
4027682 +APOTHAKE AND ASSOCIATES, 520 FELLOWSHIP RD C306, MT LAUREL, NJ 08054-3410
4027684 BANK OF AMERICA HOME LOANS, PO BOX 660694, DALLAS, TX 75266-0694
4027690 +ESTATE INFO SERVICES, PO BOX 1370, REYNOLDSBURG, OH 43068-6370
4027691 +FMA ALLIANCE, 12339 Cutten Rd, HOUSTON, TX 77066-1807
4030799 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
4027696 +RBS Citizens, PO BOX 42010, PROVIDENCE, RI 02940-2010
4027697 +RICHARD BORDEAU, ESQ, 5 INDUSTRIAL WAY, SALEM, NH 03079-4866
4027679 +Stepanski Ruth E, 404 E CHURCH ST, NANTICOKE, PA 18634-2530
4027678 +Stepanski Steven Michael, 404 E CHURCH ST, NANTICOKE, PA 18634-2530
4300215 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: BASSASSOC.COM Mar 21 2017 18:48:00 ECAST Settlement Corporation,
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,
Tucson, AZ 85712-1083
4027681 EDI: RMSC.COM Mar 21 2017 18:48:00 AMERICAN EAGLE, PO BOX 530942,
ATLANTA, GA 30353-0942
4027683 EDI: ACCE.COM Mar 21 2017 18:48:00 ASSET ACCEPTANCE, PO BOX 1630,
WARREN, MI 48090-1630
4027685 EDI: BANKAMER.COM Mar 21 2017 18:48:00 Bank Of America, PO BOX 15019,
WILMINGTON, DE 19886-5019
4106844 +EDI: BANKAMER.COM Mar 21 2017 18:48:00 Bank of America, N.A., Bankruptcy Department,
Mail Stop TX2-982-03-03, 7105 Corporate Drive, Plano, TX 75024-4100
4046649 EDI: RECOVERYCORP.COM Mar 21 2017 18:48:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
4027686 +EDI: STFC.COM Mar 21 2017 18:48:00 CACH LLC, 4340 S. MONACO ST., DENVER, CO 80237-3485
4027687 EDI: CAPITALONE.COM Mar 21 2017 18:48:00 CAPITAL ONE, PO BOX 71083,
Charlotte, NC 28272-1083
4027688 EDI: CBCSI.COM Mar 21 2017 18:48:00 CBCS, PO BOX 165025, COLUMBUS, OH 43216-5025
4120444 +EDI: BASSASSOC.COM Mar 21 2017 18:48:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
4027702 EDI: RCSDELL.COM Mar 21 2017 18:48:00 WEBBANK/DFS, 1 DELL WAY, ROUND ROCK, TX 78682
4027689 EDI: DISCOVER.COM Mar 21 2017 18:48:00 Discover, Po Box 71084,
CHARLOTTE, NC 28272-1084
4031628 EDI: DISCOVER.COM Mar 21 2017 18:48:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4027692 E-mail/Text: autocollections@essabank.com Mar 21 2017 18:45:55 FRANKLIN SECURITY BANK,
667 NO. RIVER ST, WILKES BARRE, PA 18705
4050686 +E-mail/Text: autocollections@essabank.com Mar 21 2017 18:45:55 Franklin Security Bank,
1065 Highway 315, Cross Creek Pointe, Wilkes-Barre, PA 18702-6941
4027693 EDI: HFC.COM Mar 21 2017 18:48:00 Hsbc, PO BOX 60167, CITY OF INDUSTRY, CA 91716-0167
4027694 EDI: RMSC.COM Mar 21 2017 18:48:00 J.C. Penny, PO BOX 984100, EL PASO, TX 79998
4104505 EDI: JEFFERSONCAP.COM Mar 21 2017 18:48:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
4027680 E-mail/Text: bandicot6@aol.com Mar 21 2017 18:45:55 Law Office of Carol Baltimore,
10 E SOUTH ST STE B, WILKES BARRE, PA 18701-2325
4050925 +EDI: OPHSUBSID.COM Mar 21 2017 18:48:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4027695 EDI: PRA.COM Mar 21 2017 18:48:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD, STE 100,
NORFOLK, VA 23541
4115209 EDI: PRA.COM Mar 21 2017 18:48:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4027698 EDI: HFC.COM Mar 21 2017 18:48:00 THE BON TON, PO BOX 17264, BALTIMORE, MD 21297-1264
4027700 EDI: RMSC.COM Mar 21 2017 18:48:00 The Gap, Po Box 530942, ATLANTA, GA 30353-0942
4027701 EDI: HFC.COM Mar 21 2017 18:48:00 Union Plus, PO BOX 17051, BALTIMORE, MD 21297-1051
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
cr* +Franklin Security Bank, 1065 Highway 315, Cross Creek Pointe, Wilkes-Barre, PA 18702-6941
4027707* AMERICAN EAGLE, PO BOX 530942, ATLANTA, GA 30353-0942
4027708* +APOTHAKE AND ASSOCIATES, 520 FELLOWSHIP RD C306, MT LAUREL, NJ 08054-3410
4027709* ASSET ACCEPTANCE, PO BOX 1630, WARREN, MI 48090-1630
4027710* BANK OF AMERICA HOME LOANS, PO BOX 660694, DALLAS, TX 75266-0694
4027711* Bank Of America, PO BOX 15019, WILMINGTON, DE 19886-5019
4027712* +CACH LLC, 4340 S. MONACO ST., DENVER, CO 80237-3485
4027713* CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
4027714* CBCS, PO BOX 165025, COLUMBUS, OH 43216-5025

***** BYPASSED RECIPIENTS (continued) *****

4027728* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: WEBBANK/DFS, 1 DELL WAY, ROUND ROCK, TX 78682)

4027715* Discover, Po Box 71084, CHARLOTTE, NC 28272-1084

4027716* +ESTATE INFO SERVICES, PO BOX 1370, REYNOLDSBURG, OH 43068-6370

4027717* +FMA ALLIANCE, 12339 Cutten Rd, HOUSTON, TX 77066-1807

4027718* FRANKLIN SECURITY BANK, 667 NO. RIVER ST, WILKES BARRE, PA 18705

4027719* Hsbc, PO BOX 60167, CITY OF INDUSTRY, CA 91716-0167

4027720* J.C. Penny, PO BOX 984100, EL PASO, TX 79998

4027706* Law Office of Carol Baltimore, 10 E SOUTH ST STE B, WILKES BARRE, PA 18701-2325

4298129* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741)

4027721* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: PORTFOLIO RECOVERY, 120 CORPORATE BLVD, STE 100, NORFOLK, VA 23541)

4027722* RBS Citizens, PO BOX 42010, PROVIDENCE, RI 02940-2010

4027723* +RICHARD BORDEAU, ESQ, 5 INDUSTRIAL WAY, SALEM, NH 03079-4866

4027705* +Stepanski Ruth E, 404 E CHURCH ST, NANTICOKE, PA 18634-2530

4027704* +Stepanski Steven Michael, 404 E CHURCH ST, NANTICOKE, PA 18634-2530

4027724* THE BON TON, PO BOX 17264, BALTIMORE, MD 21297-1264

4027725* +THE BUREAUS, 1717 CENTRAL ST, EVANSTON, IL 60201-1507

4027726* The Gap, Po Box 530942, ATLANTA, GA 30353-0942

4027727* Union Plus, PO BOX 17051, BALTIMORE, MD 21297-1051

4027699 ##+THE BUREAUS, 1717 CENTRAL ST, EVANSTON, IL 60201-1507

TOTALS: 0, * 28, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2017 at the address(es) listed below:

Carol Weiss Baltimore on behalf of Joint Debtor Ruth E Stepanski bandicot6@aol.com
 Carol Weiss Baltimore on behalf of Debtor Steven Michael Stepanski bandicot6@aol.com
 Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
 Dominick P. Pannunzio on behalf of Creditor Franklin Security Bank pannunziolaw@comcast.net, fisherlawoffice@yahoo.com
 James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com
 Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A., Successor by Merger jill@pkjllc.com, chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com
 John Michael Steidle on behalf of Creditor Citizens Bank, N.A. fka RBS Citizens, N.A. jmsteidle@burnswhite.com, lmquinn@burnswhite.com;drevanchock@burnswhite.com;creeves@hunton.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Steven Michael Stepanski**
First Name Middle Name Last Name
Debtor 2 **Ruth E Stepanski**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:12-bk-00461-JJT**

Social Security number or ITIN **xxx-xx-4588**
EIN --
Social Security number or ITIN **xxx-xx-6123**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ruth E Stepanski

By the court:



March 21, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.